

Notice of Allowability	Application No.	Applicant(s)	
	09/514,271	SENEZ, RAYMOND	
	Examiner JAGDISH PATEL	Art Unit 3693	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTO-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to 6/30/06.

2. The allowed claim(s) is/are 1-26.

3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some* c) None of the:

1. Certified copies of the priority documents have been received.

2. Certified copies of the priority documents have been received in Application No. _____.

3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

(a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
1) hereto or 2) to Paper No./Mail Date _____.

(b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of
Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- 1. Notice of References Cited (PTO-892)
- 2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3. Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____
- 4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
- 5. Notice of Informal Patent Application
- 6. Interview Summary (PTO-413),
Paper No./Mail Date _____
- 7. Examiner's Amendment/Comment
- 8. Examiner's Statement of Reasons for Allowance
- 9. Other _____.

DETAILED ACTION

1. This communication is in response to appeal brief filed 6/30/2006.

Response to Appeal Brief

2. Upon further review of the pending claims determination is made that the pending claims are allowable over the prior art of record.

Reasons for Allowance

3. The following is an examiner's statement of reasons for allowance:

The claimed inventions relate generally to a financial transaction system and method, and more particularly to a computerized bill payment system for use in a wire or wireless network which requires a minimal amount of user interaction to affect bill payment.

The following prior art references have been deemed most relevant to the allowed claim(s):

Kitchen et al. (US Pat. 6289322) describes a centralized bill presentment and payment system in which bills are aggregated via a communication network at a central processing station from biller stations and presented to payor stations for review and payment. Payment instructions are received at central processing station from the payor stations and are executed by the central processing station at financial institutions. (See Figure 2 for details).

Remington et al. (US Pat. 6070150) teaches a bill payment systems in which bills are presented via network by a biller to a consumer and payment instructions are transmitted by the consumer back to the biller. (See Figures 4 and 5).

In both Remington and Kitchen, the bill includes a means for initiating bill payment instructions. However, in both Remington and Kitchen, when the payor initiates the bill payment instructions, the bill payment instructions are returned to the bill presenter. In the case of Fig. 4 of Remington, the biller is the bill presenter and bill payment instructions are returned to the biller. In the case of Kitchen, the central bill processor (CF) is the bill presenter and bill payment instructions are returned to the central bill processor. In alternative embodiments shown in Figs. 11 and 12 of Remington, the bill is presented to the payor by an intermediary 252 and the bill payment instructions are returned to the intermediary who presented the bill. There is no teaching in either Remington or Kitchen of any bill format that contains a means for initiating bill payment instructions, which, when selected, causes the bill payment instructions to be sent to any party other than the bill presenter. Thus, neither Kitchen, nor Remington, alone or in combination, teaches or suggests the claimed invention in which the bill is presented by the biller but the remittance instructions are sent to a bill processing server and not back to the biller.

Claims 1-13 are apparatus (or system) claims and claims 14-26 are corresponding method claims. As explained above the closest prior art references of Remington and fail to teach or suggest, alone or in any combination a client computer comprising a processor, communication means, a server program and a display for receiving and viewing from one or more biller servers and not from a bill processing server bill information which includes means for initiating bill payment instructions

and the processor integral to the client computer is responsive to the input means and causes the communication means to communicate the bill payment instructions to the bill processing server when the means for initiating bill payment instruction is selected.

Claims 14-26 are directed to process corresponding to the apparatus claims 1-13. Specifically, the process steps (b) - (e) correspond to the features of the apparatus claims as described in claims 1-13 and cited above as reasons for allowance.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAGDISH PATEL whose telephone number is (571) 272-6748. The examiner can normally be reached on 800AM-600PM M-Tu and Th.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammel can be reached on (571)272-6712. The fax phone number for the organization where this application or proceeding is assigned is 517-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).


Jagdish N. Patel

(Primary Examiner, AU 3624)

10/25/06